



WASHINGTON TRUST®

Retail Banking Services

Deposit Products/Services

Account-to-Account (A2A) Transfers
ACH Transactions
ATM Services
Bill Pay
Business Checking & Savings Accounts
Business Remote Deposit Capture
Card Suite Lite
Cash Management Services
Cashier's Checks
Certificates of Deposit
Certificate of Deposit Account Registry Service ("CDARS")
Check Ordering
ClickSWITCH
Consumer Mobile Check Deposit
Coverdell Education Savings Account (CESA)
Debit/ATM Cards
Direct Contact (Cash Management)
Direct Deposit
Individual Retirement Accounts (IRA)
Insured Cash Sweep (ICS)
Mobile Banking
MRDC - Mobile Remote Deposit Capture (Cash Management)
Money Order
Night Deposit
Notary
Online Account Opening
Online Banking
Online Statements (deposit, loan, and year-end tax)
Personal Checking & Savings Accounts
Personal Finance Management
Person-to-Person (P2P) Transfers
Positive Pay
Safe Deposit*
Savings Bond Redemption
Transfer Overdraft Protection
Signature Guarantees
Simplified Employee Pension Account (SEP)
SMS Text Message Banking
Stop Payments
Telephone Banking
Wire Transfers

Consumer Credit Products

Credit Cards
Home Equity Line of Credit
Home Equity Loan
Land Loan
Manufactured Home Loan
Overdraft Protection
Savings Secured Loan
Time Secured by Real Estate (Bridge)
Unsecured Home Improvement
Unsecured Personal Loan

Residential Mortgage Products

Adjustable-Rate Mortgage
Construction Mortgage
First-Time Homebuyer Programs
State Housing Agency Programs
Fixed Rate Mortgage

Commercial Lending Products

Construction Lending
Commercial Real Estate Term Loans
Working Capital Lines of Credit
Business Term Loans
Letters of Credit
Tax-Exempt Financing
Government Guaranteed Loan Programs
Securities Based Lines of Credit
Securities Based Loans
Business Credit Cards
Interest Rate Risk Management

**Safe Deposit available at all branches with the exception of Mystic McQuades, Westerly McQuades and Westminster*